

MERIDIAN BANK

	CPP Disbursement Date 02/13/2009	Cert 57777	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$501	\$582	16.3%		
Loans	\$440	\$527	19.6%		
Construction & development	\$39	\$46	19.2%		
Closed-end 1-4 family residential	\$100	\$125	24.8%		
Home equity	\$93	\$94	0.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-27.2%		
Commercial & Industrial	\$90	\$129	44.0%		
Commercial real estate	\$104	\$112	8.2%		
Unused commitments	\$122	\$116	-4.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$8	66.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$23	-9.9%		
Cash & balances due	\$11	\$10	-8.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$139	\$168	20.5%		
Open-end HELOC originated for sale (quarter)	\$2	\$0	-89.8%		
Closed-end mortgage originations sold (quarter)	\$133	\$166	24.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$461	\$537	16.5%		
Deposits	\$387	\$463	19.4%		
Total other borrowings	\$64	\$55	-14.3%		
FHLB advances	\$64	\$50	-21.8%		
Equity					
Equity capital at quarter end	\$40	\$45	13.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	7.9%	--		
Tier 1 risk based capital ratio	8.6%	8.3%	--		
Total risk based capital ratio	10.2%	11.7%	--		
Return on equity ¹	10.9%	12.3%	--		
Return on assets ¹	0.9%	0.9%	--		
Net interest margin ¹	4.2%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	51.7%	143.1%	--		
Loss provision to net charge-offs (qtr)	9933.3%	275.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	4.5%	0.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.3%	0.4%	0.0%	0.0%	--
Home equity	0.0%	0.1%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.5%	9.0%	--
Commercial & Industrial	0.8%	0.9%	0.0%	0.0%	--
Commercial real estate	3.7%	1.2%	0.0%	0.0%	--
Total loans	1.8%	0.7%	0.0%	0.0%	--